

CITY FIRST ENTERPRISES, INC.

	Disbursement Date 09/17/2010	RSSD (Holding Company) 2697954	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev	
Assets	\$241	\$257	6.8%	
Loans	\$171	\$167	-2.5%	
Construction & development	\$49	\$29	-40.6%	
Closed-end 1-4 family residential	\$10	\$8	-23.9%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-77.8%	
Commercial & Industrial	\$9	\$23	155.8%	
Commercial real estate	\$49	\$54	10.0%	
Unused commitments	\$44	\$23	-48.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$22	\$28	29.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$32	54.2%	
Cash & balances due	\$7	\$8	11.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$208	\$223	7.4%	
Deposits	\$191	\$195	1.8%	
Total other borrowings	\$14	\$26	90.1%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$33	\$34	2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	14.1%	13.5%	--	
Tier 1 risk based capital ratio	17.4%	18.6%	--	
Total risk based capital ratio	18.7%	19.9%	--	
Return on equity ¹	10.0%	10.8%	--	
Return on assets ¹	1.4%	1.4%	--	
Net interest margin ¹	5.2%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.5%	28.7%	--	
Loss provision to net charge-offs (qtr)	60.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	2.8%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015
Construction & development	0.0%	22.6%	0.0%	0.0%
Closed-end 1-4 family residential	2.9%	3.7%	0.0%	0.3%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	1.7%	1.7%	0.0%
Commercial real estate	10.5%	11.2%	1.9%	0.0%
Total loans	5.0%	9.5%	0.7%	0.0%